

**Information to identify the case:**

Debtor 1 **Patrick T. Drudy**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0115**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-21469-CMB**

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Patrick T. Drudy

8/21/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Patrick T. Drudy  
 Debtor

Case No. 19-21469-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db +Patrick T. Drudy, 1242 McNeilly Avenue, Pittsburgh, PA 15216-3404  
 15031079 +CF Medical LLC, 3705 South Hwy 27, Suite 203, Clermont, FL 34711-7950  
 15031082 +FBCS, Inc., 330 S. Warminster Rd., Suite 353, Hatboro, PA 19040-3433  
 15031086 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 15031083 +Mary Ann Drudy, 558 Rolling Green Drive, Bethel Park, PA 15102-3708  
 15031084 +Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059  
 15031085 Mr. Cooper, P.O. Box 650783, Dallas, TX 75265-0783  
 15031088 Professional Account Management, PO Box 640, Carmichael, PA 15320-0640  
 15031089 +Progressive Insurance, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182  
 15031090 +State Collection Service Inc., 2509 S. Stoughton Rd., Madison, WI 53716-3314  
 15031092 +Transworld Systems Inc., 300 Cedar Ridge Dr., Suite 307, Pittsburgh, PA 15205-1159  
 15031093 UPMC Behavioral Health Care, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9303  
 15031095 +UPMC Presbyterian Shadyside, PO Box 382059, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Aug 22 2019 03:01:36 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Aug 22 2019 03:02:38 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Aug 22 2019 07:23:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15031077 EDI: BANKAMER.COM Aug 22 2019 07:24:00 Bank of America, P.O. Box 45224,  
 Jacksonville, FL 32232-5224  
 15031078 +E-mail/Text: bankruptcy@cavps.com Aug 22 2019 03:02:18 Cavalry Portfolio Svcs,  
 500 Summit Lake Dr, Ste. 4A, Valhalla, NY 10595-2323  
 15031080 +EDI: CHASE.COM Aug 22 2019 07:24:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
 15031081 EDI: IRS.COM Aug 22 2019 07:24:00 Department of the Treasury, Internal Revenue Service,  
 Cincinnati, OH 45999-0010  
 15031087 EDI: PRA.COM Aug 22 2019 07:23:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,  
 Norfolk, VA 23541  
 15031091 EDI: RMSC.COM Aug 22 2019 18:43:00 Synchrony Bank, P.O. Box 105972,  
 Atlanta, GA 30348-5972  
 15031701 +EDI: RMSC.COM Aug 22 2019 18:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15031094 +E-mail/Text: BankruptcyNotice@upmc.edu Aug 22 2019 03:02:32 UPMC Physician Services,  
 200 Lothrop St., Pittsburgh, PA 15213-2536  
 15031096 E-mail/Text: BKRMailOps@weltman.com Aug 22 2019 03:02:09 Weltman, Weinberg & Reis Co., LPA,  
 323 W. Lakeside Avenue, Ste. 200, Cleveland, OH 44113-1009

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr BANK OF AMERICA, N.A.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

Charles J. Grudowski on behalf of Debtor Patrick T. Drudy cjh@grudowskilaw.com,  
 grudowskilaw1@gmail.com;vr@grudowskilaw.com;admin@grudowskilaw.com;lm@grudowskilaw.com;admin@grudowskilaw.com  
 James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Aug 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rebecca Solarz on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
TOTAL: 6